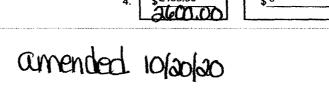
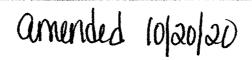
Fill in this information to identify y	our case:			
Debtor 1 Helen V. Baron First Name	Middle Name	Last Name		2020 NOV 13 AM 9: 51
Debtor 2	Middle Name	Last Name		
(Spouse, if filing) First Name	Eastern District of			
United States Bankruptcy Court for the:	Lastern District of	remisylvania		a contract
Case number OU - 11040 (If known)			l	ck if this is: An amended filing
				Supplement showing postpetition chapter 13
Official Form 4061		<u>-</u>		ncome as of the following date:
Official Form 106l			ì	M / DD / YYYY
Schedule I: You	r income	NOV	1 3 2020	12/15
Be as complete and accurate as po	ssible. If two married pe	oble are filing togel	ther (Debtor 1 and	Debto 2), both are equally responsible for with you, include information about your spouse.
If you are separated and your spou	se is not filing with you,	do not jackado jata	Accidentation of the	with you, include information about your spouse. #(spouse. If more space is needed, attach a E⊑(#)≰rlown). Answer every question.
separate sneet to this form. On the	rob or any additional bai	gessynte your nam	e and dasalimid	ECHKINOWI). Answer every question.
Part 1: Describe Employm	ent			
Fill in your employment information.		Debtor 1		Debtor 2 or non-filling spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	EmployedNot employe	d	Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Daycare Attender	nt	
Occupation may include student or homemaker, if it applies.				
	Employer's name	North Wales Aca	demy	
	Employer's address	1000 South Easte	on Road Ste 104	
1	Employer 3 duriess	Number Street		Number Street
		Wyncote, PA 190 City	State ZIP Code	City State ZIP Code
	How long employed the	ere? 1 year		
Part 2: Give Details About	Monthly Income			
Estimate monthly income as of spouse unless you are separated		m. If you have nothin	ng to report for any	line, write \$0 in the space. Include your non-filing
If you or your non-filing spouse habelow. If you need more space, a	ave more than one employ		rmation for all emp	oyers for that person on the lines
uoion. n you noou mure space, d	mon a seharare succi (0 f	ano romi.	For Debi	or 1 For Debtor 2 or
			FOI DED	non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly,			2. <u>\$2400.00</u>	\$
3. Estimate and list monthly over	rtime pay.		3. +\$ ^{0.0}	+ \$
4. Calculate gross income. Add li	ine 2 + line 3.		4. \$2400:00	\$0



Fill in this information to identify	your case:			
Debtor 1 Helen V. Baron	Middle Name Last Name	Check if this	s is:	
Debtor 2	MSOCIAE TEAR PROCESS	— ☐ An amer		,
(Spouse, if filing) First Name	Middle Name Last Name	☐ A supple	ement showing postr	petition chapter 13
United States Bankruptcy Court for the:	Eastern District of Pennsylv		s as of the following	
Case number (If known)	12	MM / DD	I YYYY	
Official Form 106J				
Schedule J: You	ur Expenses			12/15
	ossible. If two married people are fill ed, attach another sheet to this form			
Part 1: Describe Your Hou	sehold			
1. Is this a joint case?				
☐ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a s	separate household?			
☐ No☐ Yes. Debtor 2 must fil	le Official Form 106J-2, Expenses for S	eparate Household of Debtor 2.		
2. Do you have dependents?	☐ No			
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent		Dependent's age	Does dependent live with you?
Do not state the dependents' names.	,	Mother	72	· □ No ☑ Yes
			_	□ No
				☐ Yes ☐ No
				☐ Yes
				☐ No
				☐ Yes
			and the same of th	□ No
	which is the contract of the c			☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	☑ No ☑ Yes			
Part 2: Estimate Your Ongo	ing Monthly Expenses			
	r bankruptcy filing date unless you	are using this form as a supple	ment in a Chapter 13	case to report
	nkruptcy is filed. If this is a supplem	•	•	•
Include expenses paid for with no	n-cash government assistance if yo	u know the value of		
such assistance and have include	d it on Schedule I: Your Income (Off	icial Form 1061.)	Your expe	Prises
 The rental or home ownership any rent for the ground or lot. 	expenses for your residence. Include	e first mortgage payments and	\$ <u>1226.54</u>	
If not included in line 4:				
4a. Real estate taxes			4a. \$	
4b. Property, homeowner's, or			4b. \$	
4c. Home maintenance, repair,	•		4c. \$_100.00	· · · · · · · · · · · · · · · · · · ·
4d Homeowner's association of	or condominium duoc		44 \$	



and the second s		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4 .	\$ 2400.0 0 24000,00	\$_0	etalan
5. List all payroll deductions:		51.8 17		April and the second se
5a. Tax, Medicare, and Social Security deductions	5a.	\$ 410.02	\$	_
5b. Mandatory contributions for retirement plans	5b.	\$	\$	_
5c. Voluntary contributions for retirement plans	5c.	\$	\$	
5d. Required repayments of retirement fund loans	5d.	\$	\$	
5e. Insurance	5e.	\$	\$	
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues	5g.	\$	\$	
5h. Other deductions. Specify:		+\$	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.		\$568.17	\$ 0	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 4080.85	\$ <u>0</u>	
8. List all other income regularly received:				and the second s
8a. Net income from rental property and from operating a business, profession, or farm				To the second se
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$	
8b. Interest and dividends	8b.	\$	\$	
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement	-86>	\$ 1000.00	\$	
8d. Unemployment compensation 8e. Social Security **Tom Bouffiend**	8d. 8e.	\$ \$	\$ \$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$	\$	
	0~	•	•	į
8g. Pension or retirement income 8h. Other monthly income. Specify: Mother's Rent & Car Paymont	8g. 8h.	\$+\$ 780.8 0 57	\$ 600 +\$	_
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ 1780.0 025	760 \$ 0	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	4607.83 \$- 0760. 08	+ \$ <u>0</u>	= \$\frac{4607.83}{3760.08}
11. State all other regular contributions to the expenses that you list in Sche Include contributions from an unmarried partner, members of your household, friends or relatives.			commates, and other	
Do not include any amounts already included in lines 2-10 or amounts that are Specify:	not a	vailable to pay expe	enses listed in <i>Schedule</i>	e <i>J.</i> 11. + \$
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain			•	12. \$3780:08 4607.{
13. Do you expect an increase or decrease within the year after you file this	form	?		monthly income
Yes. Explain: I am currently interviewing for a better paying job.	l am	also applying for	a modification of this	loan.

		\$ \$ \$ \$	Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$ <u>250.00</u>
	6b. Water, sewer, garbage collection	6b.	\$ 60.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6с.	<u>\$ 290.00</u>
	6d. Other, Specify: Cell Phone	6d.	\$ 210.00
7.	Food and housekeeping supplies	7.	<u>\$ 235.00</u>
8.	Childcare and children's education costs	8.	\$ 0.0
9.	Clothing, laundry, and dry cleaning	9.	\$_10.00
10.	Personal care products and services	10.	\$ 15.00
11.	Medical and dental expenses	11.	\$_0.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ 230.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 0.00
14.	Charitable contributions and religious donations	14.	\$ 0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ 0.00
	15b. Health insurance ·	15b.	\$_0.00
	15c. Vehicle insurance	15c.	\$_0.00
	15d. Other insurance. Specify:	15d.	\$_0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Commonwealth of PA payments	16.	\$ 50.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ 580.00
	17b. Car payments for Vehicle 2	17b.	\$_0.00
	17c. Other. Specify:	17c.	\$ 0.00
	17d. Other. Specify:	17d.	§ 0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$ 0.00
19.	Other payments you make to support others who do not live with you.		
1	Specify:	19.	\$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ie.	
	20a. Mortgages on other property	20a.	\$ 0.00
1	20b. Real estate taxes	20ь.	\$ 0.00
1	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	20e. Homeowner's association or condominium dues	20e.	\$_0.00

amended 10/20/20

i. Other. S	pecify: Pet Care	21.	+\$ 35.00
2. Calculat	e your monthly expenses.		
22a. Add	lines 4 through 21.	22a.	\$ 3291.54
22b. Cop	by line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$ ⁰
22c. Add	line 22a and 22b. The result is your monthly expenses.	22 c.	\$_3291.54
3. Calculate	your monthly net income.		4607.83
23a. Co	py line 12 (your combined monthly income) from Schedule I.	23a.	\$ 3760.08
23b. Co	py your monthly expenses from line 22c above.	23b.	-\$ <u>3291.54</u>
	otract your monthly expenses from your monthly income. e result is your monthly net income.	23 c.	\$ 460.54 13/6.29
For exam	xpect an increase or decrease in your expenses within the year after you file thin ple, do you expect to finish paying for your car loan within the year or do you expect you payment to increase or decrease because of a modification to the terms of your mort	our .	
☐ No. Yes.	Explain here:		
	I have applied for a mortgage modification and expect to be approved for or	one wnich would	lower my monthly paymer